

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: BERG, DAVID B
BERG, CAROLYN

§ Case No. 16-82672
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§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$306,500.00

(without deducting any secured claims)

Assets Exempt: \$31,500.00

Total Distribution to Claimants: \$2,974.43

Claims Discharged

Without Payment: \$37,377.40

Total Expenses of Administration: \$1,025.57

3) Total gross receipts of \$ 4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$328,059.00	\$90,000.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,025.57	1,025.57	1,025.57
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	15,937.00	27,815.83	27,815.83	2,974.43
TOTAL DISBURSEMENTS	\$343,996.00	\$118,841.40	\$28,841.40	\$4,000.00

4) This case was originally filed under Chapter 7 on November 14, 2016.
 The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/19/2017 By: /s/JAMES E. STEVENS
 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Income Tax refund	1224-000	4,000.00
TOTAL GROSS RECEIPTS		\$4,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3S	Durand State Bank	4210-000	N/A	90,000.00	0.00	0.00
NOTFILED	Bank of America	4110-000	19,000.00	N/A	N/A	0.00
NOTFILED	Niu Employees Cu	4110-000	19,945.00	N/A	N/A	0.00
NOTFILED	Durand State Bank	4110-000	113,518.00	N/A	N/A	0.00
NOTFILED	Associated Bank	4110-000	175,596.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$328,059.00	\$90,000.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JAMES E. STEVENS	2100-000	N/A	1,000.00	1,000.00	1,000.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	5.57	5.57	5.57
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,025.57	\$1,025.57	\$1,025.57

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	551.00	569.11	569.11	60.86
2	Quantum3 Group LLC as agent for	7100-000	N/A	212.17	212.17	22.69
3U	Durand State Bank	7100-000	N/A	24,421.69	24,421.69	2,611.48
4	U.S. Bank National Association	7100-000	2,850.00	2,504.22	2,504.22	267.78
5	Verizon	7100-000	N/A	108.64	108.64	11.62

NOTFILED	Cbna	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap1/ymaha	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	3,009.00	N/A	N/A	0.00
NOTFILED	Cap1/suzki	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Niu Employees Cu	7100-000	7,540.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/maurices	7100-000	154.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/dressbrn	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap1/mnrd	7100-000	1,833.00	N/A	N/A	0.00
NOTFILED	Syncb/jcp	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Bk Of Amer	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Am ex	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap1/bstby	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap One	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap1/frnrw	7100-000	0.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$15,937.00	\$27,815.83	\$27,815.83	\$2,974.43

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 16-82672

Case Name: BERG, DAVID B
BERG, CAROLYN

Period Ending: 09/19/17

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 11/14/16 (f)

§341(a) Meeting Date: 12/22/16

Claims Bar Date: 06/12/17

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1650 Limekiln Rd, Oregon, IL	195,000.00	0.00		0.00	FA
2	1228 N. Rockton Ave, Rockford, IL	61,000.00	0.00		0.00	FA
3	checking: Associated Bank	200.00	0.00		0.00	FA
4	older household furniture & personal belongings	1,500.00	0.00		0.00	FA
5	computer,tvs, cell phones	300.00	0.00		0.00	FA
6	necessary wearing apparel	200.00	0.00		0.00	FA
7	wedding rings & misc. costume jewelry	300.00	0.00		0.00	FA
8	employer provided term life policy	0.00	0.00		0.00	FA
9	whole life policy w/ Thrivent Financial: spouse	6,500.00	0.00		0.00	FA
10	whole life policy w/ Thrivent Financial: spouse	6,500.00	0.00		0.00	FA
11	pension: pension w/ Local 23	Unknown	0.00		0.00	FA
12	pension: pension w/ SURS	Unknown	0.00		0.00	FA
13	401K: employer provided	11,000.00	0.00		0.00	FA
14	2004 Ford F150	2,000.00	0.00		0.00	FA
15	2000 Saturn SL2	200.00	0.00		0.00	FA
16	1996 Saturn SL1	200.00	0.00		0.00	FA
17	2002 Ford Taurus	200.00	0.00		0.00	FA
18	1991 Ford Mustang	200.00	0.00		0.00	FA
19	2003 Suzuki 400z 4 wheeler	500.00	0.00		0.00	FA
20	2003 Yamaha wolvereen 4 wheeler	500.00	0.00		0.00	FA
21	2012 Chrysler Town & Country	19,000.00	0.00		0.00	FA
22	1984 Bobcat 540	1,200.00	0.00		0.00	FA
23	Income Tax refund (u)	Unknown	4,000.00		4,000.00	FA
23	Assets Totals (Excluding unknown values)	\$306,500.00	\$4,000.00		\$4,000.00	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 16-82672

Case Name: BERG, DAVID B
BERG, CAROLYN

Period Ending: 09/19/17

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 11/14/16 (f)

§341(a) Meeting Date: 12/22/16

Claims Bar Date: 06/12/17

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Initial Projected Date Of Final Report (TFR): June 15, 2017

Current Projected Date Of Final Report (TFR): June 15, 2017 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-82672

Trustee: JAMES E. STEVENS (330420)

Case Name: BERG, DAVID B
BERG, CAROLYN

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**9802

Account: *****4566 - Checking Account

Period Ending: 09/19/17

Blanket Bond: \$4,396,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
04/24/17	{23}	david Berg	income tax refund	1224-000	4,000.00		4,000.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,990.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,980.00
06/05/17	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/01/2017 FOR CASE #16-82672, Bond#016018067	2300-000		5.57	3,974.43
07/27/17	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,000.00, Trustee Compensation; Reference:	2100-000		1,000.00	2,974.43
07/27/17	103	Discover Bank	Dividend paid 10.69% on \$569.11; Claim# 1; Filed: \$569.11; Reference:	7100-000		60.86	2,913.57
07/27/17	104	Quantum3 Group LLC as agent for	Dividend paid 10.69% on \$212.17; Claim# 2; Filed: \$212.17; Reference:	7100-000		22.69	2,890.88
07/27/17	105	Durand State Bank	Dividend paid 10.69% on \$24,421.69; Claim# 3U; Filed: \$24,421.69; Reference:	7100-000		2,611.48	279.40
07/27/17	106	U.S. Bank National Association	Dividend paid 10.69% on \$2,504.22; Claim# 4; Filed: \$2,504.22; Reference:	7100-000		267.78	11.62
07/27/17	107	Verizon	Dividend paid 10.69% on \$108.64; Claim# 5; Filed: \$108.64; Reference:	7100-000		11.62	0.00

ACCOUNT TOTALS	4,000.00	4,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	4,000.00	4,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.00	\$4,000.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****4566	4,000.00	4,000.00	0.00
	\$4,000.00	\$4,000.00	\$0.00